

**AMENDMENTS TO THE CLAIMS**

1 - 55 (CANCELED)

56. (PREVIOUSLY PRESENTED) A method, comprising:

receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item,

in which none of the at least one item requires a service agreement for its use;

in response to the received indication, transmitting a web page including

an indication of the at least one item to be purchased,

an indication of the associated total price for the at least one item,

a first selectable button associated with a first option for the customer to pay the associated total price for the at least one item, and

a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;

after transmitting the web page, receiving a signal indicating selection by the customer of the second selectable button of the web page;

in response to the received signal, automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer,

in which the credit card issuer is not the merchant, and

in which the credit card account is not affiliated with the merchant;

providing the selected offer to the customer via the web site before the at least one item is purchased,

whereby the selected offer is not provided to the customer unless and until the indication is received;  
receiving, from the customer, an indication of willingness to apply for a credit card account; and  
selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

57. (ORIGINAL) The method of claim 56, in which the step of receiving, from the customer, an indication of willingness to apply for a credit card account comprises:

receiving, from the customer, information for use in applying for a credit card account.

58. (ORIGINAL) The method of claim 57, further comprising:  
transmitting to the customer a form for receiving information for use in applying for a credit card account.

59. (ORIGINAL) The method of claim 56, further comprising:  
determining whether the customer already has a credit card account with the credit card issuer.

60. (ORIGINAL) The method of claim 59, in which the step of providing the offer is only performed if it is determined that the customer does not already have a credit card account with the credit card issuer.

61. (PREVIOUSLY PRESENTED) A method, comprising:

receiving an indication that a customer is initiating a checkout process to make a purchase from a first merchant,

in which the purchase does not include any item that requires a service agreement for its use;

receiving information about the customer,

in which the information about the customer does not include information about the purchase;

selecting a second merchant from a plurality of merchants;

transmitting, in response to receiving the indication, customer information to the second merchant;

after receiving the indication and after transmitting the customer information to the second merchant, receiving, from the second merchant, a description of a subsidy to be applied to the purchase;

in response to receiving the description of the subsidy, providing to the customer an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant,

whereby the offer is not provided unless and until the indication is received;

receiving an acceptance of the offer by the customer; and

applying the subsidy to the purchase during the checkout process in response to the acceptance of the offer.

62. (PREVIOUSLY PRESENTED) A method, comprising:

- generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;
- receiving a first indication that a customer is willing to make a purchase from a first merchant,
  - in which the purchase does not include any item that requires a service agreement for its use;
  - activating the button in response to receiving the indication;
  - after activating the button, receiving a signal that the customer has clicked the button;
  - selecting a second merchant from a plurality of merchants;
  - providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button,
  - whereby the offer is not provided unless and until the signal is received;
  - receiving from the customer a response to the offer; and
  - applying the subsidy to the purchase if the response indicates acceptance of the offer.

63 – 64. (CANCELED)

65. (PREVIOUSLY PRESENTED) The method of claim 61, further comprising:

initiating a new service agreement between the second merchant and the customer for a service to be provided by the second merchant to the customer.

66. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises Internet service.

67. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises a banking service.

68. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises an insurance service.

69. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises a satellite television service.

70. (PREVIOUSLY PRESENTED) The method of claim 65, in which the service comprises a cable television service.

71 – 72 . (CANCELLED)

73. (PREVIOUSLY PRESENTED) The method of claim 56, further comprising:

charging the credit card issuer for an amount of payment.

74. (PREVIOUSLY PRESENTED) The method of claim 73, in which the step of selling comprises:

selling the at least one item to the customer for an amount that is based on a difference between the total price and the amount of payment charged to the credit card issuer.

75. (CURRENTLY AMENDED) A computer readable medium storing instructions configured to direct a computing device to perform ~~the method of claim 56~~ a method, the method comprising:

receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item,

in which none of the at least one item requires a service agreement for its use;

in response to the received indication, transmitting a web page including an indication of the at least one item to be purchased,

an indication of the associated total price for the at least one item,

a first selectable button associated with a first option for the customer to pay the associated total price for the at least one item, and

a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;

after transmitting the web page, receiving a signal indicating selection by the customer of the second selectable button of the web page;

in response to the received signal, automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer,

in which the credit card issuer is not the merchant, and  
in which the credit card account is not affiliated with the merchant;  
providing the selected offer to the customer via the web site before the at  
least one item is purchased,  
whereby the selected offer is not provided to the customer unless and  
until the indication is received;  
receiving, from the customer, an indication of willingness to apply for a  
credit card account; and  
selling, by the merchant, the at least one item to the customer for less than  
the total price in accordance with the selected offer.

76. (CURRENTLY AMENDED) An apparatus comprising:  
a processor; and  
a computer readable medium in communication with the processor, the  
computer readable medium storing instructions configured to direct the processor  
to perform ~~the method of claim 56~~ a method, the method comprising:  
receiving an indication that a customer initiated a checkout process to  
consummate purchase of at least one item from a merchant via a web site, the at  
least one item having an associated total price for only the at least one item,  
in which none of the at least one item requires a service agreement for  
its use;  
in response to the received indication, transmitting a web page including  
an indication of the at least one item to be purchased,  
an indication of the associated total price for the at least one item,  
a first selectable button associated with a first option for the customer  
to pay the associated total price for the at least one item, and

a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;  
after transmitting the web page, receiving a signal indicating selection by the customer of the second selectable button of the web page;  
in response to the received signal, automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer,  
in which the credit card issuer is not the merchant, and  
in which the credit card account is not affiliated with the merchant;  
providing the selected offer to the customer via the web site before the at least one item is purchased,  
whereby the selected offer is not provided to the customer unless and until the indication is received;  
receiving, from the customer, an indication of willingness to apply for a credit card account; and  
selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

77. (CURRENTLY AMENDED) A computer readable medium storing instructions configured to direct a computing device to perform ~~the method of claim 61~~ a method, the method comprising:

receiving an indication that a customer is initiating a checkout process to make a purchase from a first merchant,

in which the purchase does not include any item that requires a service agreement for its use;

receiving information about the customer,



in which the information about the customer does not include  
information about the purchase;  
selecting a second merchant from a plurality of merchants;  
transmitting, in response to receiving the indication, customer information to  
the second merchant;  
after receiving the indication and after transmitting the customer information  
to the second merchant, receiving, from the second merchant, a description of a  
subsidy to be applied to the purchase;  
in response to receiving the description of the subsidy, providing to the  
customer an offer for the subsidy from the second merchant, the step of providing  
the offer being performed before the purchase is consummated but only after  
receiving the indication that the customer is initiating the checkout process to make  
a purchase from the first merchant and only after transmitting the customer  
information to the second merchant,  
whereby the offer is not provided unless and until the indication is  
received;  
receiving an acceptance of the offer by the customer; and  
applying the subsidy to the purchase during the checkout process in response  
to the acceptance of the offer.

78. (CURRENTLY AMENDED) An apparatus comprising:  
a processor; and  
a computer readable medium in communication with the processor, the  
computer readable medium storing instructions configured to direct the processor  
to perform ~~the method of claim 61~~ a method, the method comprising:  
receiving an indication that a customer is initiating a checkout process to  
make a purchase from a first merchant,

in which the purchase does not include any item that requires a service agreement for its use;  
receiving information about the customer,  
in which the information about the customer does not include information about the purchase;  
selecting a second merchant from a plurality of merchants;  
transmitting, in response to receiving the indication, customer information to the second merchant;  
after receiving the indication and after transmitting the customer information to the second merchant, receiving, from the second merchant, a description of a subsidy to be applied to the purchase;  
in response to receiving the description of the subsidy, providing to the customer an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant,  
whereby the offer is not provided unless and until the indication is received;  
receiving an acceptance of the offer by the customer; and  
applying the subsidy to the purchase during the checkout process in response to the acceptance of the offer.

79. (CURRENTLY AMENDED) A computer readable medium storing instructions configured to direct a computing device to perform ~~the method of claim 62~~ a method, the method comprising:

generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

receiving a first indication that a customer is willing to make a purchase from a first merchant,

in which the purchase does not include any item that requires a service agreement for its use;

activating the button in response to receiving the indication;

after activating the button, receiving a signal that the customer has clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button,

whereby the offer is not provided unless and until the signal is received;

receiving from the customer a response to the offer; and

applying the subsidy to the purchase if the response indicates acceptance of the offer.

80. (CURRENTLY AMENDED) An apparatus comprising:  
a processor; and  
a computer readable medium in communication with the processor, the computer readable medium storing instructions configured to direct the processor to perform ~~the method of claim 62~~ a method, the method comprising:  
generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

receiving a first indication that a customer is willing to make a purchase from a first merchant,

in which the purchase does not include any item that requires a service agreement for its use;

activating the button in response to receiving the indication;

after activating the button, receiving a signal that the customer has clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button,

whereby the offer is not provided unless and until the signal is received;

receiving from the customer a response to the offer; and

applying the subsidy to the purchase if the response indicates acceptance of the offer.

81. (NEW) The method of claim 61, in which providing to the customer an offer for the subsidy from the second merchant comprises:

transmitting a web page to the customer, the web page including:

the offer for the subsidy from the second merchant to have the purchase provided to the customer free of charge in exchange for the customer agreeing to sign up for a first service with the second merchant, in which the first service is not required for use of any item of the purchase, and

an offer for a subsidy from a third merchant to have the item purchase provided to the customer free of charge in exchange for the customer agreeing to sign up for a second service with the third merchant, in which the second service is not required for use of any item of the purchase.